

# EXHIBIT “C”

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	✓	✓	✓	✓	✓	CLS	—	—	—	—	—	—
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	—	—	—	—	—	—	—	—	—	✓	✓	✓

✓ Current on payments

CLS Closed

**Contact Info**

Address

**PO BOX 9201,  
OLD BETHPAGE NY  
11804**

Phone Number

**(801) 545-6600**

**Comment**

**Current:**

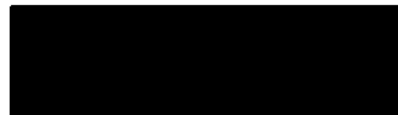
Closed due to inactivity

**Previous:**

None

**NAVY FEDERAL CR UNION**

**Potentially Negative**

**Account Info**

Account Name	NAVY FEDERAL CR	Balance	\$7,900
	UNION	Balance Updated	01/14/2023
Account Number	406095XXXXXXXXXX	Recent Payment	\$0
Account Type	Credit card	Monthly Payment	\$91
Responsibility	Individual	Credit Limit	\$8,900
Date Opened	07/30/2022	Highest Balance	\$4,566
Status	Closed. \$267 past due as of Jan 2023.	Terms	NA
Status Updated	Dec 2022		



## Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	90	—	—	—	—	—	—	—	—	—	—	—
2022	—	—	—	—	—	—	—	✓	✓	✓	30	60

✓ Current on payments

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

## Payment history guide

90 days past due as of Jan 2023

60 days past due as of Dec 2022

30 days past due as of Nov 2022



## Balance Histories

Date	Balance	Scheduled Payment	Paid
<b>Dec 2022</b>	<b>\$4,546</b>	<b>\$90</b>	<b>\$0</b>
<b>Nov 2022</b>	<b>\$4,485</b>	<b>\$89</b>	<b>\$0</b>
<b>Oct 2022</b>	<b>\$4,425</b>	<b>\$88</b>	<b>\$0</b>
<b>Sep 2022</b>	<b>\$4,385</b>	<b>\$0</b>	<b>\$0</b>

### Additional info

Between Sep 2022 and Dec 2022, your credit limit/high balance was \$8,900



### Contact Info

Address **PO BOX 3700,  
MERRIFIELD VA 22119**

Phone Number **(888) 842-6328**



### Comment

#### Current:

**Completed investigation of FCRA dispute -  
consumer disagrees.**

**Account closed at credit grantor's request.**

#### Previous:

**Account closed at credit grantor's request.**

Invalid date

**Completed investigation of FCRA dispute -  
consumer disagrees.**

Invalid date, Invalid date



### Your Statement

**ITEM IN DISPUTE BY CONSUMER**

**Reinvestigation Info**

This item remained unchanged from our processing of your dispute in Jan 2023.

**PNC BANK, N.A.****Account Info**

Account Name	<b>PNC BANK, N.A.</b>	Balance	-
Account Number	<b>448915XXXXXXXXXX</b>	Balance Updated	-
Account Type	<b>Credit Card</b>	Recent Payment	-
Responsibility	<b>Individual</b>	Monthly Payment	<b>\$0</b>
Date Opened	<b>10/02/2019</b>	Credit Limit	<b>\$7,500</b>
Status	<b>Paid, Closed.</b>	Highest Balance	<b>\$0</b>
Status Updated	<b>Oct 2019</b>	Terms	<b>NA</b>
		On Record Until	<b>Oct 2029</b>

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2019	-	-	-	-	-	-	-	-	-	CLS	-	-

CLS Closed

**Contact Info**

Address **PO BOX 5580,  
CLEVELAND OH 44101**

Phone Number **(888) 762-2265**

**Comment**